

# CONGRESSMAN DAVID G. VALADAO

# THE AMERICAN HEALTH CARE ACT

## FREQUENTLY ASKED QUESTIONS

### **Will the American Health Care Act do away with protections for those with pre-existing conditions?**

The AHCA explicitly maintains current protections for pre-existing conditions. Guaranteed issue of coverage, guaranteed renewability of coverage, and the prohibition on insurance companies denying coverage due to pre-existing conditions are all maintained.

### **Will the AHCA cause premiums to spike for all Americans?**

Obamacare has caused premiums to skyrocket across the nation, up about 25 percent on average this year. However, over time, the AHCA will lower premiums by an average of 10 percent, and potentially more as further reforms are made and new and innovative ideas implemented.

### **Would those with a mental health condition be denied treatment?**

Of course not. In fact, the AHCA includes \$15 billion specifically toward mental health and substance abuse disorders.

### **Will millions lose their health insurance under the bill?**

No. The AHCA will ensure everyone has access to affordable, quality health care, but we're just not forcing people to buy insurance or pay a fine. Plus, that estimate failed to take into account other planned legislative and administrative actions, which will help bring down costs and expand coverage.

### **Does the AHCA reduce Medicaid spending, thereby forcing individuals out of the program?**

Medicaid is a critical program, but rather than using the current one-size-fits-all approach, the AHCA would give states flexibility in how Medicaid funds are spent. It would also require states to provide required services to the most vulnerable, specifically low-income children and adults as well as those with disabilities.

### **Would the AHCA cost women more and reduce coverage for vital women's services such as mammograms?**

Absolutely not. The AHCA does not eliminate the standard that women and men are treated equally when it comes to cost. And, it does not remove access to preventative and screening services, like mammograms, gestational diabetes, breastfeeding support, and well-woman visits, to name a few.